

# Finance and Insurance Intermediaries



## Choosing the perfect plan for the right partner

Intermediaries working in the insurance sector strive to provide consumers with optimal coverage for their individual needs at a fair purchase price. DEKRA expert services help credentialed agents and brokers ensure they are acting in the best interests of the clients in accordance with the latest standards and regulatory requirements as well as outstanding business ethics.

### Vehicle Lifecycle – reducing liability and protecting value

Diverse vehicle owners and operators, ranging from drivers of the family car to over-the-road truckers and public transportation employees, have very different needs and responsibilities when it comes to insurance coverage. DEKRA provides support services to intermediaries in the insurance field, helping private consumers, corporate executives and public authorities find coverage that fits their budget and circumstance to ensure they are always properly covered.

#### Accident Reconstruction

By reconstructing accident scenarios at the DEKRA Crash Test Center in Neumünster, our experts are able to find out how accidents happened, how specific damage occurred and discover more about the events that triggered an accident. DEKRA's accident reconstruction tests and services include car-to-car impact (T-bone), car-to-car impact in oncoming traffic and all technically feasible car crashes tailored to your precise demands. Our experts provide legally valid analytical reports on accident, damage and traffic processes.

#### Bodyshop Seal

The DEKRA bodyshop seal of approval for paint and bodyshops is a widely recognized and visible proof of quality, underscoring the expertise of insurance companies' authorized repair shops. When

awarding the seal, our experts take into account the technology, tools, equipment and materials used and the level of training employees receive. As well as being a public proof of quality, the DEKRA body shop seal is often required to gain access to partner networks.

#### CAT Damage Appraisal

At any time, in any place and under any circumstances, insurance intermediaries rely on experienced adjusters to provide high quality damage assessment services to support claims processing procedures. DEKRA draws on its innovation and development partnerships with every OEM as well as the help of state-of-the-art technologies and tools to accurately and objectively assess any kind of car damage to ensure fair and expedient claims settlement.

## Claims Handling Automotive

With more and more vehicles using digital technologies and data, specialist knowledge is required to properly assess the cause and extent of damage. Telematics data, smart technologies and artificial intelligence powered image recognition systems ensure faster and more accurate appraisal results in a digitalized claims process. From the precise determination of the amount of damage, evidence preservation and loss of value documentation to the claims handling process, we provide a wide range of services from a single source to save everyone time and money. DEKRA also offers comprehensive fraud investigation, accident research, technical audits and maintenance support services.

## Condition Report

An independent condition report supports intermediaries when verifying the actual value of a used vehicle. Comprehensive condition reporting verifies vehicle identification and onboard documentation as well as standard equipment and added features relevant to a reliable evaluation appraisal. Together with digital images, a manual body inspection assessing the chassis, wheels and tires notes any damage or deterioration to validate the general vehicle condition and calculate appropriate worth. Experienced DEKRA experts provide an impartial condition report based on established technical guidelines and standardized inspection processes to ensure transparency in every appraisal or claim.

## DEKRA Used Car Seal

The DEKRA seal for used cars has been the standard as a sign of reliability for many years. The seal is divided into three individual checks: technology, bodywork and systems. A detailed report is prepared for each module, informing both buyer and seller about which criteria were met in each of the required tests and which were not fulfilled. The DEKRA Used Car Seal certificate is only granted if all three modules are successfully passed.

## Document Check

The document check is an IT-supported check of cost estimates, third-party appraisals and repair invoices in the automotive sector. The check is usually carried out on behalf of business clients. The service consists of two stages. In the first stage, the document is checked digitally. In the second stage, an expert makes further corrections that go beyond the computerized check. The scope of the check depends on the type of document.

## High-voltage Vehicle Training

Technicians working to appraise electric vehicles must master a new set of skills to ensure safe and effective inspection. Voltages above 25 V AC and 60 DC pose electrical hazards, requiring specific training to properly assess electrical systems, recognize potential dangers and take suitable protective measures. DEKRA e-mobility training uses digital tools to instruct technicians in both the theoretical and practical basics of how to safely handle the high-voltage vehicle and its components.

## Recourse

The right of recourse is a key factor in the risk assessment used by an insurance underwriter to decide whether to offer any coverage at all or determine the cost of the insurance premium to be paid by the insured party. As a claims settling agent, we can act as your representative to measure loss, determine blame and evaluate the claim, even in cases where damage has been assessed by another party. Considering specific policy conditions and the excess of the parties involved, DEKRA legal experts may take recourse on behalf of their client after settling the amount of damage compensation due to the aggrieved and the level of recourse from the party responsible.

## Technical Report

In cases of aggregate damage, fire cause detection, theft damage, paint defects or functional failures of components, our experts will provide you with a comprehensive technical report and detailed documentation to clarify specific damage correlations. Our experts conduct all kinds of technical audits, making recommendations for change as necessary. We also provide a wide range of transparent and independent technical reports on vehicles.

## Tele Expertise

Our video- and photo-based tele-appraisals cover all types of vehicle damage. They are prepared in support of both liability and comprehensive insurance damage. DEKRA experts gather all data required for the preservation of evidence and the establishment of a basis for the settlement of damage, founded on the respective private liability, liability or comprehensive insurance conditions or policies.

## Traffic Monitoring Investigation

Equipment used to monitor traffic and measure the speed and distance of passing cars must use suitable and accurate methods and produce correct and reliable results. In disputed cases, a traffic monitoring investigation is conducted to answer questions and clarify recorded measurements. Expert DEKRA traffic monitoring investigators closely evaluate photographic or video footage and consider the location of the measurement, the vehicle involved, the time of day and other factors to determine whether irregularities can be detected and used as evidence.

## Property Lifecycle – protecting families and businesses

Whether a single-family home, multi-unit rental property, industrial facility or corporate real estate, property owners maintain insurance coverage to protect their investment and defend against costly liabilities. DEKRA offers intermediary agents and brokers services designed to help them better serve customers in every segment.

### Claims Handling

We deliver claims management services to insurance companies, leasing companies, government agencies and corporate clients. We have own offices and a partner network in more than 50 countries. We handle claims arising from all types of insurance as well as accident and health and special event claims and related re-courses.

### Data Protection and Data Security Training

Regulations protecting personal data as well as security standards to shield corporate data and intellectual property from misuse or cyber-attacks and theft are becoming increasingly complex. Businesses of every size in every sector must stay abreast of new developments in data protection and security to ensure legal compliance, reduce liability risk and underscore their responsibilities to business partners and customers alike. We provide comprehensive training to help you lay a strong foundation built on solid security policy strategies and properly integrated data protection practices. Our program provides an understanding of stringent international regulatory statutes and how your company is affected. DEKRA courses are designed to help you develop and implement an effective data protection management system to eliminate breaches, ensure compliance, minimize risk, boost confidence and strengthen your business resilience.

### Fraud Investigation

In cases of suspect claims, insurers may elect to conduct a fraud investigation to eliminate any doubt of unlawful action to collect on a valid insurance policy. Comprehensive fraud investigations include all related services necessary to complete the investigation to the satisfaction of the inspectors and insurance company. Independent and experienced DEKRA fraud specialists provide impartial and globally uniformed services in accordance with national laws to ensure the legal integrity of the investigation.

### Loss Adjusting

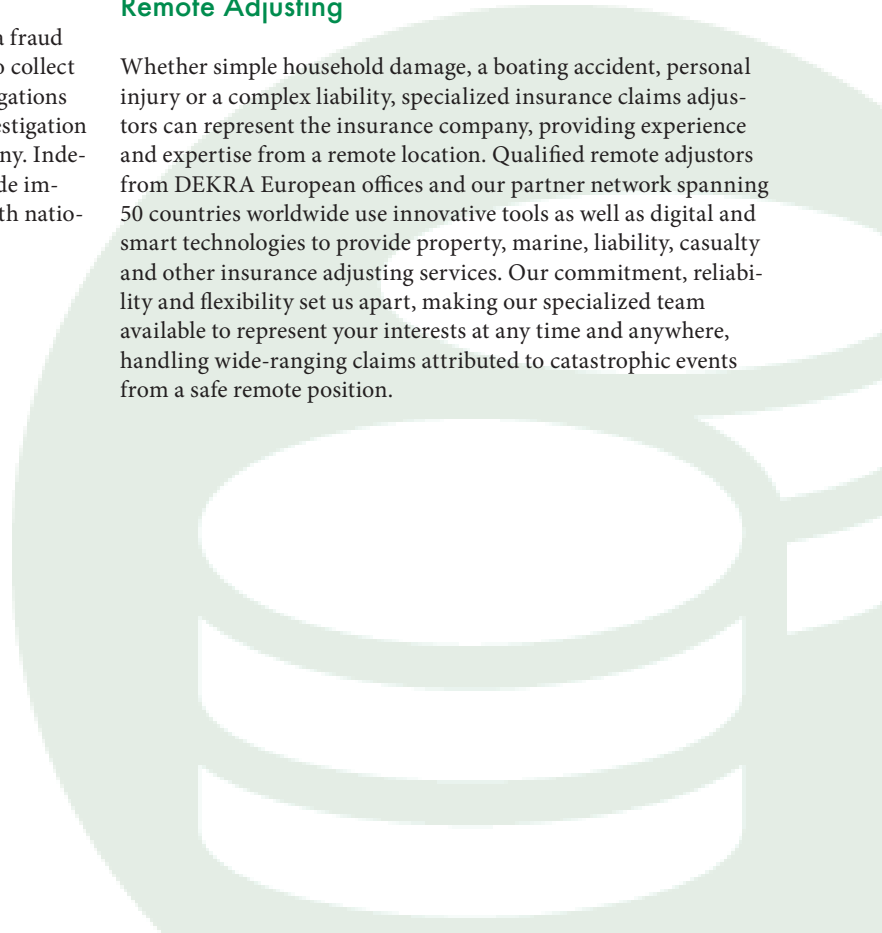
Whether simple household damage, a boating accident, personal injury or a complex liability, specialized insurance claim adjustors represent the insurance company in the field, delivering hands-on experience and expertise regardless of location or circumstance. Qualified field adjustors from DEKRA European offices and our partner network spanning 50 countries worldwide can provide property, marine, liability, casualty and other insurance adjusting services. Commitment, reliability and flexibility set us apart, making our specialized team available to represent your interests on the ground at any time and anywhere, handling wide-ranging claims attributed to catastrophic events.

### Recourse

The right of recourse is a key factor in the risk assessment used by an insurance underwriter to decide whether to offer any coverage at all or determine the cost of the insurance premium to be paid by the insured party. As a claims settling agent, we can act as your representative to measure loss, determine blame and evaluate the claim, even in cases where damage has been assessed by another party. Considering specific policy conditions and the excess of the parties involved, DEKRA legal experts may take recourse on behalf of their client after settling the amount of damage compensation due to the aggrieved and the level of recourse from the party responsible.

### Remote Adjusting

Whether simple household damage, a boating accident, personal injury or a complex liability, specialized insurance claims adjustors can represent the insurance company, providing experience and expertise from a remote location. Qualified remote adjustors from DEKRA European offices and our partner network spanning 50 countries worldwide use innovative tools as well as digital and smart technologies to provide property, marine, liability, casualty and other insurance adjusting services. Our commitment, reliability and flexibility set us apart, making our specialized team available to represent your interests at any time and anywhere, handling wide-ranging claims attributed to catastrophic events from a safe remote position.





## CAT Solutions – fortifying resilience

Catastrophic events such as accidents, natural disasters, pandemics and political unrest can put companies at risk in many ways. Insurance companies and intermediaries must be able to respond appropriately to protect business interests and operational capabilities in affected areas. DEKRA provides industry professionals the tools they need to ensure their ability to act when they are needed most.

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### Information Security Auditor Training

Information Security Auditor Training courses will equip you with the knowledge and skills to assess organisations' information security management systems to ISO 27001. This course covers the management systems approach to managing information security risks, and the requirements of ISO 27001 and 19011.

### Loss Adjusting CAT

Our catastrophe solutions combine advanced technology, global loss adjusting capabilities and significant geographical experience. DEKRA has a uniquely qualified team of adjusters, who have been handling individual catastrophe losses since the early 1980s. Our senior staff has built up a wealth of experience of the many difficulties which follow catastrophe perils and the knowledge gained from such operations has contributed greatly to our preparation.

### Risk Management Systems Training

Every business faces a wide variety of risks. The design, implementation and optimization of a robust risk management system can help to identify threats and assess possible effects on the company. We conduct comprehensive risk management systems training in tested evaluation methods and analysis techniques ranging from scenario-based approaches to creativity and simulation strategies. DEKRA provides you the expertise you need to balance opportunity and risk for secure planning and increased productivity.



## Added Value – ensuring maximum service

DEKRA experts provide a wide range of services designed to help you develop and implement strong strategies, processes and practices to strengthen operational competence and business resolve.

### Cyber Security and Data Protection

With the continual growth in cybercrime and data security breaches, IT security is a key challenge for all technology users today. From network security to penetration testing and risk assessment, our 360° services are based on a comprehensive analysis of your IT processes. Working from that basis, we can help design and implement security systems, provide an information security officer, or use behavioral technology to optimize your organization's cyber security.

### Data Protection Audits

Data protection audits assess your systems, records and business activities to determine whether the policies and procedures you've implemented to regulate data privacy and use are working as planned. We review self-assessments and conduct compliance audits to provide you detailed reports and certification of your data protection system according to ISO 27001 standards.



## Examination of Experts for the Insurance Industry

Validation by an objective third party gives employees confidence in their skills and customers confidence that they have chosen the right partner. Accredited DEKRA personnel certification services cover a wide range of requirements generally recognized on the international stage.

## Health, Safety and Environment (HSE) and Sustainability Solutions

Our services aim to help organizations optimize workplace health, protect the environment and foster a culture of safety and care. We share tools and strategies for maintaining the optimal physical and mental health of your team and build a workplace with safety at its core where humans prosper and the environment can thrive. Whether compliance, education or corporate sustainability management, we are equipped to provide innovative, tailored solutions that help you reach your sustainability goals.

## Quality Management System

Reliable quality management based on ISO 9001 ensures high-quality processes, products and services. A central feature is its risk-based approach, which identifies opportunities and risks, derives appropriate measures and evaluates their effectiveness. Certification according to ISO 9001 helps you implement a robust quality management system and efficient accompanying processes with which to achieve your desired results.

*Due to impartiality and independence requirements of regulatory authorities, services may have to be performed by different, mutually independently operating DEKRA units.*

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On the safe side.